



EMPLOYEE BENEFITS SUMMARY

FOR PLAN YEAR JANUARY-DECEMBER 2012

This sheet is a summary of the benefits provided to City of Frisco employees. Benefits are available to full-time employees and regular part-time employees (budgeted to work 30 hours or more). Insurance coverage begins on the 1st of the month following 30 eligible days of hire. If there are differences between this information and the plan documents or City Directives, the plan documents and City Directives will govern. This information does not guarantee benefits or employment with the City of Frisco. Detailed benefits information can be accessed via the City of Frisco's intranet at <http://citylink/pages/home.aspx>.

HEALTH INSURANCE: Employees can choose from multiple medical and dental plans. Employees may choose to Opt Out of the medical plan by providing proof that they have coverage elsewhere. The City pays a significant portion of the cost of medical and dental benefits if the employee chooses to insure dependents. The bi-weekly rates are deducted pre-tax from 24 paychecks only. Rates below are for full-time employees and do not include the Wellness Incentive.

COVERAGE	MEDICAL OPTIONS (UHC)			DENTAL OPTIONS		VISION
	PPO No DEDUCTIBLE	PPO LOW DEDUCTIBLE	PPO HIGH DEDUCTIBLE	ASSURANT DHMO	DELTA DENTAL PPO	
EMPLOYEE ONLY	\$62.00	\$30.50	\$17.50	\$2.19	\$3.95	\$2.28
EMPLOYEE & SPOUSE	\$233.00	\$180.00	\$84.50	\$3.29	\$7.95	\$4.27
EMPLOYEE & CHILD(REN)	\$217.00	\$176.00	\$95.00	\$4.34	\$9.85	\$4.55
EMPLOYEE & FAMILY	\$383.50	\$313.00	\$189.00	\$5.55	\$13.60	\$7.09

FLEXIBLE SPENDING ACCOUNT (FSA): The Section 125 FSA is administered by UnitedHealthcare (UHC) and helps employees save money for health care and dependent care expenses. This benefit allows employees to deduct money from their paychecks for the following:

1. Health care reimbursement for qualified out-of-pocket health care expenses that are not covered by the insurance (i.e. prescription and office visit copays, lab fees, glasses, contacts, dental services, etc.);
2. Dependent care reimbursement for costs paid to day care and elder care providers.

By electing this benefit, employees are realizing a tax savings because the cost of these benefits is deducted before taxes.

SHORT- AND LONG-TERM DISABILITY INSURANCE: Short-term Disability is paid for by the employee and Long-Term Disability is paid for by the City of Frisco and administered by UNUM. This benefit pays 60% of an employee's prior monthly salary if unable to work because of sickness/injury.

AD&D AND LIFE INSURANCE: The City of Frisco pays for a Basic Life Insurance policy of \$50,000. A Basic Accidental Death & Dismemberment (AD&D) policy of \$50,000 is also provided. Both of these policies are with UNUM. The City also pays for a stand-alone AD&D policy of \$100,000 for active and volunteer Police Officers and Firefighters through The Standard Insurance Company that provides 24-hour coverage. AD&D insurance provides specified benefits for a covered accidental bodily injury that directly causes dismemberment (i.e. loss of a hand, foot or eye).

Accident Insurance: The employee pays the cost of this benefit and payroll deductions are made post-tax. AFLAC is the administrator of this benefit. This benefit provides coverage for you and your family in the event of an accident. It does not provide benefits for workers' comp.-related injuries.

Coverage	Bi-weekly Cost
EMPLOYEE ONLY	\$8.10
EMPLOYEE & SPOUSE	\$11.59
EMPLOYEE & CHILD(REN)	\$15.45
EMPLOYEE & FAMILY	\$18.93

TEXAS MUNICIPAL RETIREMENT SYSTEM (TMRS): The City participates in the Texas Municipal Retirement System, which is a qualified tax-deferred retirement plan. You are automatically enrolled as a member of TMRS when you begin working full-time or part-time with benefits. You will have 7% deducted from your paycheck pre-tax, and the City will match member contributions on a 2 to 1 basis. You are vested in TMRS when you earn 5 years of service credit. You are eligible to retire when you are vested and are at least age 60 or if you have 20 years of service credit at any age.

In addition, as part of the benefits provided through TMRS, the City has elected to include Supplemental Death Benefits which pay your designated beneficiary approximately your current annual salary should you die while employed by the City of Frisco. A Supplemental Death Benefit in the amount of \$7,500 is paid on the death of a retired employee.

RETIREE INSURANCE: The City of Frisco offers insurance to employees upon retirement from the City. Retirees must have been employed by the City for five years and have officially retired with TMRS. Retirees will pay 100% of insurance premiums for themselves and their dependents.

DEFERRED COMPENSATION: The City also makes available a 457 Deferred Compensation Plan through ICMA for employees who want to defer additional pre-tax money for retirement. Employees may enroll in the Deferred Compensation plan at any time.

PAID LEAVE: As a full-time and regular part-time employee, you are eligible for paid leave benefits in accordance with the City Administrative Directive. Below is a summary of leave that is available. Please see the relevant directives for details.

TYPE OF PAID LEAVE	NUMBER DAYS ANNUALLY
Holidays	<ul style="list-style-type: none"> 8 holidays (New Years Day, Memorial Day, Independence Day, Labor Day, September 11th for firefighters, Thanksgiving, Day after Thanksgiving for all except firefighters, Christmas Eve, Christmas Day)
Vacation	<ul style="list-style-type: none"> 15 days per year during the first ten years of employment. 18 days per year after ten years of employment Eligible for use after 6 months of employment Regular PT Employees (less than 10 years seniority) accrue 11.25 days per year Regular PT Employees (more than 10 years) accrue 13.5 days per year Fire Shift employees (less than 10 years service) accrue 7.5 shifts per year Fire Shift employees (10+ years of service) accrue 9 shifts per year
Sick Leave	<ul style="list-style-type: none"> 12 days per year Eligible for use after 1 month of employment Regular Part-Time Employees accrue 9 days per year Fire Shift employees accrue 6 shifts per year

DIRECT DEPOSIT: You may choose to have your paycheck deposited directly into your checking and/or savings account(s). You also have the option of splitting your paycheck among different banks and/or accounts. With direct deposit you avoid the hassles of finding time to get to the bank on payday.

CERTIFICATION AND EDUCATION PAY: Police officers and firefighters are eligible for certification pay for Intermediate, Advanced and Masters Certifications at \$50, \$80, and \$110 per month, respectively. Police officers and firefighters are also eligible for education pay for Associates and Bachelors degrees at \$50 and \$100 per month, respectively.

TUITION REIMBURSEMENT: All full-time employees are eligible for tuition reimbursement after successful completion of their probationary period. The City will reimburse at 100% of state rate for tuition & fees up to a maximum of \$3000 per fiscal year. Employees must make a grade C or better for an Associates or Bachelors degree and a grade B or better for a Masters degree in order to receive reimbursement.

LONGEVITY PAY: The City of Frisco awards longevity pay to all regular full-time and part-time employees after 13 months of service. \$4.00 per month will be paid to each eligible full-time employee for each FULL month employed through November 30th for a maximum of 25 years of service. Payment for part-time employees will be pro-rated based on their regularly scheduled hours.

BILINGUAL CERTIFICATION PAY: All regular full- and part-time employees may be eligible for this benefit at the conversational level. The ability to receive certification pay at any of the other levels will be determined by the department director when the skill is beneficial in the employee's or department's duties; the qualifying employee's work station makes the employee reasonably available to employees and customers needing assistance needing English translation; and the secondary language is used by any group constituting at least 5% of the residents of the City of Frisco. Testing is conducted by an independent consultant and scheduled through Human Resources on a bi-annual basis.

If you have questions about your benefits, please contact the Human Resources Department at (972) 292-5203 or (972) 292-5207.